

WASHME TV

Work and Save Human Minority Entrepreneurs TV

Promise to Prosper

Black Entrepreneurship & Financial Literacy Initiative

— Participant Workbook —



Our Promise: Every participant who walks through this program will leave equipped — with knowledge, confidence, a financial plan, and a business vision — ready to build generational wealth and a lasting entrepreneurial legacy. | WWW.WWWWASHMETV.ORG

Participant Name: _____

Cohort / Class Date: _____

Instructor/Mentor: _____

WELCOME

A Message to Every Participant

Welcome to the WASHME TV **Promise to Prosper** — Black Entrepreneurship and Financial Literacy Initiative. This workbook is more than a classroom tool. It is a declaration that your financial future matters, your business vision is valid, and your community needs what only you can build.

You will move through twelve modules covering mindset, money, business planning, credit, investment, digital income, grant writing, community leadership, and purpose. Every page asks you to think, plan, write, and commit.

Complete each module alongside your online course lessons at WWW.WWWWASHMETV.ORG on the WASHME TV Teachable platform. Write in it, save it, and use it as your personal business and financial literacy binder.

How to Use This Workbook

- Complete the reading and video lessons on the WASHME TV Teachable platform at WWW.WWWWASHMETV.ORG first.
- Then open this workbook and complete the corresponding module activities.
- Write directly on every page — your answers are your personal business plan.
- Bring this workbook to live sessions, coaching calls, and mentor meetings.
- Review your progress with your instructor at the end of each module.
- Save this workbook — it becomes your entrepreneurship and financial planning portfolio.

Program Promise

- Understand your financial baseline and build a personal money plan.
- Identify and overcome mental barriers to wealth and business ownership.
- Build a complete business concept, model, and brand.
- Understand credit, banking, and business finance fundamentals.
- Develop a marketing strategy and customer acquisition plan.
- Create a budget, revenue model, and savings system.
- Explore digital income streams and online business tools.
- Write a grant proposal and build a funding pipeline.
- Develop a community leadership and advocacy plan.
- Connect your faith, purpose, and prosperity into a legacy statement.
- Complete a launch readiness plan and present your business vision.

My Declaration

I am joining this program because:

The business or financial goal I most want to achieve is:

I promise to bring this to every session:

INSIDE THIS WORKBOOK

Table of Contents

Module 1	Prosperity Mindset Overcoming financial trauma, wealth mindset, and goal setting
Module 2	Know Your Numbers Financial baseline, net worth, budgeting, and spending habits
Module 3	Credit and Banking Credit scores, banking, debt management, and financial tools
Module 4	Black Business Foundations Business models, legal structure, EIN, and entity formation
Module 5	Business Planning Business plan, value proposition, customer profile, and revenue model
Module 6	Branding and Marketing Brand identity, storytelling, social media, and customer acquisition
Module 7	Digital Income and Online Business Teachable platform (WWW.WWWWASHMETV.ORG), digital products, passive income
Module 8	Money Systems and Wealth Building Savings, investing, generational wealth, and financial independence
Module 9	Launch and Legacy Plan Action plan, readiness assessment, pitch preparation, and next steps
Module 10	Grant Writing and Nonprofit Funding Finding grants, writing proposals, and building a funding pipeline
Module 11	Community Leadership and Economic Advocacy Impact planning, mentorship, and advocacy
Module 12	Faith, Purpose, and Prosperity Purpose statement, values, stewardship, and legacy
—	Resource Guide Key websites, tools, and contacts for participants
—	Notes Pages Extra writing space for class notes and research questions



Certificate of Completion

Awarded upon successful program completion

MODULE 1

Prosperity Mindset



You cannot build a wealthy future with a poverty mindset. This module helps you examine your relationship with money, identify limiting beliefs, and replace them with a vision rooted in purpose, possibility, and prosperity.

Key Concepts

- Financial trauma is real — many Black Americans carry inherited beliefs that money is scarce or unsafe.
- Wealth mindset means believing you deserve abundance and have the tools to build it.
- Your income is not your worth — your vision, discipline, and decisions determine your financial future.
- Generational wealth is built intentionally, one decision at a time.
- Community wealth is stronger than individual wealth — we prosper together.

My Money Story

My earliest memory about money is:

A belief about money I grew up with that I need to release:

A new belief I am choosing to build my future on:

Vision and Goals

My financial vision for 5 years from now:

My business vision for 5 years from now:

What does financial freedom look like for my family?

Goal Setting

Goal	Target Date	First Step	Accountability Partner
Financial goal 1			
Financial goal 2			
Business goal 1			
Business goal 2			

Promise to Prosper Affirmation

"I am worthy of wealth. I am capable of building. I will not stop until my family is free."

MODULE 2

Know Your Numbers

www.EastGreensboroNOW.com

BLACK BIZ
GREENSBORO



SCAN HERE TO REGISTER

Grow your business with us.

List your business on our website directory that is catered to consumers who are exclusively seeking services from black businesses.



EAST GREENSBORO NOW



NORTH CAROLINA AGRICULTURAL AND TECHNICAL STATE UNIVERSITY



WWW.BLACKBIZGREENSBORO.COM

You cannot manage what you do not measure. Take an honest look at your income, expenses, savings, and net worth so you can make a real plan.

Financial Baseline

My monthly take-home income:

My total monthly expenses:

My current savings balance:

My total debt:

My net worth today (assets minus debts):

Monthly Budget Worksheet

Category	Monthly Amount	Notes	Change Needed?
Housing / Rent	\$		
Food / Groceries	\$		
Transportation	\$		
Utilities	\$		

Category	Monthly Amount	Notes	Change Needed?
Phone / Internet	\$		
Subscriptions	\$		
Debt Payments	\$		
Savings	\$		
Business Expenses	\$		
Other	\$		

Spending Habits Reflection

Where is most of my money going right now?

What is one expense I can reduce or eliminate this month?

My savings goal for the next 90 days:

"A budget is telling your money where to go instead of wondering where it went."

MODULE 3

Credit and Banking

Credit is a tool. Used wisely, it opens doors to capital, housing, and business growth. This module teaches you how credit works, how to build it, and how to use banking strategically.

Credit Basics

- Your credit score is a 3-digit number (300-850) that reflects your credit history.
- Five factors: payment history (35%), amounts owed (30%), length of history (15%), new credit (10%), credit mix (10%).
- A score of 700+ is good. A score of 750+ opens the best loan and credit card rates.
- Paying on time is the single most powerful way to build credit.
- A strong credit profile is a financial defense and opportunity tool.

My Credit Profile

My current credit score:

My number of open accounts:

My total credit utilization:

Any negative items I need to dispute or resolve:

My credit score goal in 12 months:

Banking Checklist

- I have a personal checking account.
- I have a personal savings account separate from checking.
- I have set up automatic savings transfers.
- I have a business checking account (or plan to open one).
- I am aware of a Black-owned or community bank in my area.
- I have signed up for free credit monitoring.
- I know my credit score today.

■ I have pulled my full credit report this year.

Debt Plan

Debt Type	Total Balance	Interest Rate	Monthly Payment	Payoff Target

MODULE 4

Black Business Foundations



Black-owned businesses are pillars of community wealth. This module covers the foundational legal and structural decisions every entrepreneur must make before launching.

Business Structure Options

- Sole Proprietorship — simplest structure, you and the business are the same legal entity.
- LLC — separates personal and business liability, most recommended for small businesses.
- S-Corporation — tax advantages for profitable businesses.
- Nonprofit 501(c)(3) — mission-driven, tax-exempt, eligible for grants.
- Partnership — two or more owners, requires a partnership agreement.

My Business Foundation Checklist

- I have decided on a business name.
- I have chosen a business structure.
- I have applied for an EIN through the IRS (free at [irs.gov](https://www.irs.gov)).
- I have opened a dedicated business bank account.
- I have registered my business with the Alabama Secretary of State.
- I understand the difference between personal and business finances.
- I have identified a local SCORE mentor or SBA office.
- I have a basic operating agreement or business policy document.

My Business Foundation Worksheet

My official business name:

My business structure:

My EIN:

My business bank:

My business registration date or target date:

What products or services will my business offer?

My personal reason for building a Black-owned business:

MODULE 5

Business Planning



A business plan is your roadmap. It forces you to think through every part of your business — who you serve, what you offer, how you make money, and how you will grow.

Business Plan Components

- Executive Summary — who you are, what you do, and why it matters.
- Problem and Solution — the need you are filling and how you fill it.
- Target Market — exactly who your customer is and where they are.
- Revenue Model — how your business makes money.
- Marketing Strategy — how you reach and keep customers.
- Financial Projections — expected income, expenses, and profit.

My Business Plan Worksheet

Business name and tagline:

The problem my business solves:

My solution (product or service):

My target customer (age, location, income, need):

My top 3 products or services:

Revenue Model

Product / Service	Price	Est. Monthly Sales	Est. Monthly Revenue
	\$		\$
	\$		\$
	\$		\$
	\$		\$

What makes my business different from competitors?

My unfair advantage (skills, community, relationships, experience)?

MODULE 6

Branding and Marketing



Your brand is your reputation before you walk in the room. Your marketing is how you build that reputation consistently.

Brand Identity

Business name:

Tagline:

Brand colors:

Circle the words that describe your brand:

Bold	Warm	Trustworthy	Community
Innovative	Affordable	Premium	Cultural
Empowering	Authentic	Energetic	Legacy

Why did I start this business?

Who am I building this for?

What do I want my community to say about my brand?

My Marketing Plan

My top 2 social media platforms:

My content strategy (what I post, how often, and why):

My launch promotion idea:

My customer referral strategy:

MODULE 7

Digital Income and Online Business



The WASHME TV Teachable platform at WWW.WWWWASHMETV.ORG is proof that knowledge can become income. This module shows you how to create, launch, and sell digital products and online courses.

Digital Income Streams

- Online courses (Teachable, Thinkific, Kajabi) — package your expertise and sell it globally.
- Digital downloads (e-books, templates, workbooks) — create once, sell forever.
- Coaching and consulting — sell your knowledge directly to clients.
- Membership communities — monthly subscriptions for ongoing education and access.
- Affiliate marketing — earn commissions by recommending products you trust.
- Social media monetization — brand deals, sponsored content, and creator funds.

My Digital Income Worksheet

What knowledge or skill could I teach or sell online?

My digital product idea:

Who would buy it and why?

What platform would I use to sell it?

What price would I charge?

If I sold 10 units per month, my monthly digital income would be: \$

Access your WASHME TV Teachable courses and resources at WWW.WWWWASHMETV.ORG. Every resource you use here is a model for what you can build.

What course or digital product could I create to serve my community?

My target launch date for my first digital product:

MODULE 8

Money Systems and Wealth Building

Wealth is not an event — it is a system. Build the financial habits, savings structures, and investment awareness that create long-term financial independence.

The Wealth-Building Stack

- Step 1: Emergency fund — save 3 to 6 months of expenses before investing.
- Step 2: Eliminate high-interest debt — credit cards above 10% interest first.
- Step 3: Retirement savings — contribute to a 401(k) or IRA.
- Step 4: Business investment — reinvest a percentage of revenue back into growth.
- Step 5: Real estate or other assets — build equity and passive income.
- Step 6: Legacy planning — wills, trusts, and life insurance protect what you build.

My Wealth-Building Plan

My current emergency fund balance:

My emergency fund target (3-6 months of expenses = \$):

My highest-interest debt and plan to pay it off:

Do I have a retirement savings account? (Yes / No — explain):

How much am I investing per month?

My net worth goal in 5 years:

Business Profit Plan

Month	Revenue Goal	Expense Budget	Profit Target	Savings %
Month 1	\$	\$	\$	
Month 3	\$	\$	\$	
Month 6	\$	\$	\$	
Month 12	\$	\$	\$	

What do I want to leave for my children or community?

What financial lessons do I want to teach the next generation?

MODULE 9

Launch and Legacy Plan

This is your moment. You have built the mindset, the knowledge, and the plan. Now commit to action.

My Launch Timeline

Next 7 Days

Steps I will take:

Next 30 Days

Steps I will take:

Next 90 Days

Steps I will take:

Launch Readiness Self-Assessment

Area	Not Started	In Progress	Ready
Prosperity mindset and goals set			
Financial baseline and budget built			
Credit reviewed and plan in place			
Business structure and EIN established			
Business plan drafted			
Brand identity and marketing plan ready			
Digital income idea identified			

Area	Not Started	In Progress	Ready
Savings and wealth-building system started			
Launch action plan complete			

Feedback from my mentor or instructor:

I commit to taking the next step in my entrepreneurship journey.

My legacy statement:

Participant Signature:

Date:

MODULE 10

Grant Writing and Nonprofit Funding

www.EastGreensboroNOW.com

BLACK BIZ GREENSBORO

Grow your business with us.

List your business on our website directory that is catered to consumers who are exclusively seeking services from black businesses.

SCAN HERE TO REGISTER

WWW.BLACKBIZGREENSBORO.COM

Grants are free money — and nonprofits and small businesses that learn to write for them unlock funding that accelerates their mission without taking on debt.

Why Grants Matter

- Grants provide non-repayable funding for programs, equipment, staffing, and operations.
- Black-owned businesses and minority-serving nonprofits are priority populations for many funders.
- A well-written grant tells your story, proves your impact, and earns trust from funders.
- Use candid.org, grants.gov, and instrumentl.com to find matching opportunities.
- Grant writing is a learnable skill — every rejection teaches you something valuable.

Grant Readiness Checklist

- My organization has a clear, written mission statement.
- I have a current 501(c)(3) determination letter (if nonprofit).
- I have a current EIN number.
- I have a SAM.gov registration (required for federal grants).
- I have a basic organizational budget document.
- I can describe my program goals and measurable outcomes.
- I have collected at least one participant success story or testimonial.
- I have identified at least 3 grant opportunities I plan to apply for.
- I have created a free account on Candid.org or Instrumentl.com.
- I have a dedicated email address and folder system for grant correspondence.

Grant Research Worksheet

Grant Name	Funder	Deadline	Amount	Eligibility	Status
			\$		
			\$		
			\$		
			\$		
			\$		

My Grant Narrative Building Blocks

My organization's mission in one sentence:

The problem my organization addresses (with data if possible):

My program or project description:

Who I serve (target population, demographics, geography):

My measurable outcomes:

My organization's qualifications and track record:

Visit candid.org, grants.gov, and instrumentl.com to search for active grants for minority entrepreneurs and nonprofits in Alabama. Access your WASHME TV resources at WWW.WWWWASHMETV.ORG.

MODULE 11

Community Leadership and Economic Advocacy



Prosperity is not only personal — it is communal. This module prepares you to lead economically in your neighborhood and advocate for policies that support Black wealth.

The Role of the Black Entrepreneur in Community

- Black entrepreneurs create jobs — nearly 60% of Black small business owners employ community members.
- Every dollar spent at a Black-owned business recirculates in the community up to 3 times longer.
- Economic advocacy means showing up for zoning hearings, city budgets, and school board decisions.
- Mentorship is an obligation of prosperity — the next generation needs access to what you learn here.
- Visibility matters — when Black businesses thrive publicly, they inspire the next wave of entrepreneurs.

My Community Impact Plan

What does my community most need economically right now?

How does my business or nonprofit address that need?

Who in my community can I partner with to multiply impact?

What local or state policy would most help Black entrepreneurs in my area?

Mentorship and Pay-It-Forward Plan

One person I will mentor after completing this program:

One skill or resource I will share freely with my community:

One organization or cause I will support:

Community Business Network

Name	Business / Organization	How We Can Collaborate	Contact

In 10 years, I want to be known in my community as:

The institution or legacy I want to build for future generations:

"If you want to go fast, go alone. If you want to go far, go together." — African Proverb

MODULE 12

Faith, Purpose, and Prosperity



True prosperity flows from purpose. This module connects your entrepreneurial and financial goals to your deeper calling — helping you build a life of meaning, service, and abundance.

Purpose-Driven Entrepreneurship

- A purpose-driven business is built on a calling, not just a profit motive.
- When your work is rooted in purpose, resilience comes easier — you keep going because you know why.
- Faithfulness in small things leads to greater opportunity and responsibility.
- Your business can be a vehicle for stewardship — giving back, investing in others, and serving.
- Aligning your financial goals with your values creates lasting satisfaction and community trust.

My Purpose Statement

Why was I put here? What am I meant to build or contribute?

How does my business connect to a greater purpose beyond profit?

What does stewardship mean to me as a business owner?

Values and Decision-Making

My top 3 core values as an entrepreneur:

How will these values show up in how I treat customers and my community?

What will I refuse to compromise on, no matter the financial pressure?

Gratitude and Abundance Practice

Three things I am grateful for today:

One person who invested in me that I want to honor by succeeding:

My vision of a prosperous, purposeful life 10 years from now:

WASHME TV was built on the belief that every person — regardless of income, background, or past — deserves access to the tools, knowledge, and community needed to prosper. |

WWW.WWWWASHMETV.ORG

"For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future."

— Jeremiah 29:11

NOTES

Class Notes and Research Questions

Class Notes — Session 1

Class Notes — Session 2

Class Notes — Session 3

Questions to Research

Grant Research Notes

Additional Notes

RESOURCES

Key Resources — WWW.WWWWASHMETV.ORG

Resource	Website / Contact	Purpose
WASHME TV Platform	WWW.WWWWASHMETV.ORG	Online courses, workbooks, and program materials
WASHME TV Facebook	facebook.com/workandsavehumanminorityentrepreneurs	Community updates and announcements
Candid	candid.org	Grant research and nonprofit profile management
Grants.gov	grants.gov	Federal grant opportunities
Instrumentl	instrumentl.com	Curated grant matching for nonprofits
SAM.gov	sam.gov	Required registration for federal grants
IRS EIN Application	irs.gov	Free EIN application
Annual Credit Report	annualcreditreport.com	Free annual credit report
SBA Resources	sba.gov	Loans, grants, mentoring, and business development
SCORE Mentorship	score.org	Free mentorship from business professionals
Alabama Sec. of State	sos.alabama.gov	Business registration and entity records
Operation HOPE	operationhope.org	Financial literacy and small business support

WASHME TV — Certificate of Completion

This certifies that

has successfully completed the

Promise to Prosper — Black Entrepreneurship & Financial Literacy Initiative

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"For I know the plans I have for you... plans to prosper you." — Jeremiah 29:11

Participant Signature

Instructor

Date

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